November 23, 2021

NAME ADDRESS CITY, STATE ZIP

Dear Participant of the Child & Elder Care Plan:

We are writing to inform you of a security incident involving your personal information relating to the Child and Elder Care Plan, which is a program within the Welfare Plan that does not provide any medical or health-related benefits.

The week of November 1st, the UNITE HERE Local 2 building was broken into and the intruder gained access into a locked area containing Child and Elder Care Plan participant files. Unfortunately, the files may have included your name and Social Security Number, as well as the information of family members applying for benefits through the Child and Elder Care Plan. To our knowledge, no other personal health information was contained in these files.

Though we have found no evidence to suggest that your information has been accessed, disclosed or used for unlawful purposes, we are making a number of resources available to help you protect your credit and identity. We would like to offer you a one-year subscription to Identity Guard®. The Trust Fund will pay for the cost of this one-year subscription. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft.

To Activate Your Free Identity Guard Account:

1. ENSURE that You Enroll by: December 31, 2021

2. VISIT the Identity Guard Web Site: www.identityguard.com/enroll

3. PROVIDE Your Activation Code: [code]

Identity Guard's US-based call center is available to assist you with online enrollments, answer questions about the services, and assist with restoration and recovery. Once your Identity Guard membership is activated, Identity Guard will provide 3 Bureau Daily Credit Monitoring and timely Alerts from Identity Guard on any key changes which could include new inquiries, new credit accounts, medical collections and changes to public records. Enrollment in Identity Guard does not affect your credit score. Identity Guard provides you with powerful identity protection that will help detect and resolve potential identity theft. In the case that identity theft is detected, Identity Guard will assign a dedicated victim recovery services professional to work with you until the situation is resolved.

Your complimentary 12-month membership includes:

- ➤ \$1 Million Identity Theft Insurance*: Identity theft insurance for certain fraud related expenses. See policy summary for more details.
- **Dark Web Monitoring**: You will be alerted if Identity Guard detects that your registered information such as social security number, credit card numbers, or other information is being used on the dark web.
- ➤ **High Risk Transactions**: You will be alerted if your identity is used for non-credit transactions such as payday loans and wire transfers.

^{*}Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

- ➤ **Daily 3 Bureau Credit Monitoring:** Your credit files are monitored for certain changes that could indicate Identity theft on your Experian, Equifax and TransUnion credit reports.
- ➤ Bank Account Monitoring: You are alerted when new bank accounts are opened in your name, personal information is changed, and more.
- ➤ Internet Toolkit (Anti-Phishing & Safe Browsing): Protects you from phishing and malware delivered through ads, etc.
- ➤ Identity Guard's Alerts and Restoration Services: You will be assigned a specially trained Dedicated Case Manager for a minimum of 90 days to monitor your accounts. The Case Manager will be your primary point of contact for any potentially fraudulent activities.

For questions or additional information regarding Identity Guard please contact 1-833-363-0625.

In addition, we recommend the following precautionary measures:

1) **Place a Fraud Alert** on your credit records and on the credit report of any dependent you applied for benefits under the Child and Elder Care Plan. In addition, you may request a free **credit freeze** from the credit bureaus below. You may place a Fraud Alert or credit freeze by contacting the following credit bureaus:

Trans Union
Fraud Victim Assistance Dept.
P.O. Box 2000
Chester, PA 19016-2000
www.transunion.com
1-800-680-7289

Experian
National Consumer Assistance
P.O. Box 9554
Allen, TX 75013
www.experian.com
1-888-397-3742

Equifax
Fraud Victim Assistance Dept.
P.O. Box 740256
Atlanta, GA 30374
www.equifax.com
1-800-525-6285

- 2) Continue to monitor your credit reports and make sure what is listed is correct. Due to the pandemic, the three national reporting agencies listed above are giving people free weekly access to monitor their credit report until April 20, 2022. Go to www.AnnualCreditReport.com to **get your free weekly report(s)**. This is a soft credit inquiry and will not affect your credit score.
- 3) Keep a copy of this notice for your records. It is important for you to know that the personal information potentially exposed is limited to that previously described.
- 4) For additional privacy protection recommendations, please visit the California Department of Justice's Privacy and Data Security Unit at https://oag.ca.gov/privacy. You may also visit the United States Federal Trade Commission at https://www.identitytheft.gov/#/Info-Lost-or-Stolen for additional tips and to make a report if your information has been used unlawfully.

If you have any additional questions, you may call the Child and Elder Care Plan office at (415) 864-0506. In addition to our ongoing efforts we are contacting a security expert to assess any improvements or recommendations to mitigate risks and increase the security of the Plan office. We have notified the California Attorney General's Office about this incident in compliance with California law.

Again, we regret that this incident occurred and want to assure you that we are reviewing the circumstances that caused this incident. We will continue to take steps to minimize future risk as we take our responsibility to protect the privacy and security of participant information very seriously.

Sincerely,

Board of Trustees San Francisco Culinary, Bartender & Service Employees Welfare Fund